IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DECLARATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if more than one name is listed below) of the subject matter that is claimed and for which a patent is sought on the invention entitled:

METHODS AND SYSTEMS FOR ONLINE SELF-SERVICE RECEIVABLES MANAGEMENT AND AUTOMATED ONLINE RECEIVABLES DISPUTE RESOLUTION

the specificati	ion of v	which: (check one)	
⊠ □		REGULAR DESIGN APPLICATION	
×		is attached hereto.	
		was filed on as application Serial No.	
		PCT FILED APPLICATION ENTERING NATIONAL STAGE was described and claimed in International application No filed on and as amended on (if any).	
ACK	NOWL	EDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR	
I herel specification,	by state	e that I have reviewed and understood the contents of the above-identified ing the claims, as amended by any amendment referred to above.	
I ackn	owledg	ge the duty to disclose information	
\boxtimes	Which 1.56	ch is material to patentability as defined in 37, Code of Federal Regulations, §	
	and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable examiner would conside it important in deciding whether to allow the application to issue as a patent, as		
,		In compliance with this duty there is attached an information disclosure statement in accordance with 37 CFR 1.98.	

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PRIORITY CLAIM

	I hereby claim foreign priority benefits under 35 USC 119 of any foreign application(s) for
patent	or inventor's certificate listed below and have also identified below any foreign application
for pat	ent or inventor's certificate having a filing date before that of the application on which
priority	is claimed.

PRIOR FOREIGN APPLICATION(S)

Country	Application Number	Date of Filing (day, month, year)	Priority Claimed

(Complete this part only if this is a continuing application.)

I hereby claim the benefit under 35 USC 120 of any United States application below and, insofar as the subject matter of each of the claims of this application is not the prior United States application in the manner provided by the first paragraph of 3 acknowledge the duty to disclose information which is material to patentability as de 37 Code of Federal Regulations §1.56 which became available between the filing data application and the national or PCT international filing date of this application:	t disclosed in 5 USC 112, I fined in Title
Application Serial No.:	

Filing Date :
Status-patented, pending, abandoned:

I hereby claim benefit under Title 35, United States Code §119(e) of any United States provisional application(s) listed below:

Application Serial No.: 60/183,714

Filing Date : February 18, 2000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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	(family name, given name)	
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Full name of invento	<u>r:</u> INNES, Jonathan (family name, given name)	
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